

NEW YORK, SUNDAY, JUNE 30, 1918.—Copyright, 1918, by the Sun Printing and Publishing Association.

## CITY DWELLINGS AGAIN BIDDING FOR POPULARITY

### Many New York Families Likely to Return to Old Style of Living Because of Flat Shortage

Every family at some time or other is confronted by the problem of selecting a home. If the decision is to live in the city, then the difficulty of selection is minimized, as one must be guided there chiefly by price. That narrow field of selection either to a pretentious or modest establishment, which determines in turn the character of architecture and the size of the home.

Different, indeed, is the story should the family decide on living in the suburbs. Then one gets the full import of the statement that house hunting is an inherited trouble which grows larger and more tantalizing as one approaches a city and one's property increases. The approach of the house or apartment rental season brings nightmares to the family thinking about changing its home. If the relative value of living in a private dwelling or an apartment is under consideration, then the family has found itself in a state of mind where it is really difficult to reach a decision, since each has advantages which the other has not.

Economy points to the apartment, while position, social and financial, is seen in the dwelling. Independence, though promised in the apartment, is certain in the private dwelling. Servant problems are practically solved in the multi-family house, while they are increased in the private home. Care and worry in the matter of maintenance is part of the price of private dwelling life, while in the apartment this is the affair of the man who invites you to live in his house. Economy of labor and physical effort generally is the trump card in favor of the apartment house. Father Knickerbocker's tax bills are things to be thought of in the ownership of a house, while in the occupancy of the apartment they are not felt so much or so directly.

If the apartment house dweller escapes the direct levies of Father Knickerbocker he does not from Uncle Sam's income tax. The private house owner partly escapes the levy under the provisions of the income tax which the renter must pay. Out of these conditions grow many advantages and disadvantages which, though minor in character, are sufficient to make difficult a decision as to which is better, a private home or a

corner in a bee hive, as a multi-family house may be termed.

Douglas L. Elliman, whose long years of experience in the fine apartment and dwelling sections of the city have qualified him to speak knowingly on the advantages and disadvantages of each mode of dwelling, said yesterday that great factors, sentiment and economy, are especially in the sense of money but in physical effort and ease of house-keeping. Other real estate men hold to the same opinion, that the basic difference is nothing more than a question of pride and a desire to be free of household troubles.

"Until New Yorkers had tasted of the comforts and ease of housekeeping possible at comparatively little cost in the apartment house there was no matching of the advantages and disadvantages of flat and private house living. In fact flat living was the lot of folks of the poorer classes until builders started to capitalize the ever present desire of making housekeeping as easy and as comfortable as ingenuity and money could make it. Apartments have been a strong favorite since, because more comfortable to be had for less money in the apartment than in the private dwelling. But dwellings have friends and last week the news of the market contained the purchase of three fine houses in the Fifth Avenue section by buyers who will occupy them. One of the homes was taken by a woman who is

## Advocates Exposure of Mortgage Holders Who Call Loans on Homes Without Reason

### Title Company Officer Points to Growing Danger to the City if Some Savings Banks, Charitable Institutions and Individuals Are Not Curbed

By FRANK BAILEY.  
Vice-President of the Title Guar-  
antee and Trust Company.

Owners who have small homes, in which they own a mortgage maturing this year are in many cases in a difficult position. They cannot pay their mortgage without borrowing elsewhere

and there is nowhere else to borrow. Therefore they are in the hands of the holders of mortgages.

Holders of mortgages, judging from my experience in the last year, might be divided into two classes. Those who have vision and are willing to do their patriotic duty in not disturbing any lines of investment which they are not abso-

## Greenacres' Natural Beauty Deciding Factor With Many Suburban Home Buyers



The Holman House in Walworth Avenue, Greenacres, taken by Seymour Keim.

Many seeking homes in the country have turned to Westchester county to gratify their desires. This fact accounts for the recent selling activity there. Scarsdale has had its share of newcomers. In the Greenacres section two pretty houses, pictures of which are shown here, were sold recently by the Robert E. Farley Organization. The Holman house, which is shown in the larger photograph, is in Walworth Avenue and was taken by Seymour Keim.

The lower picture is that of the Newcombe house on Gorham Place, which George T. Hastings has bought.

The Greenacres section is one of the prettiest of Scarsdale and prospective buyers seem to make it a point to visit this part of Westchester when in search of homes. Greenacres derives its name from the acres and acres of green fields which roll off into distances beyond sight.



The Newcombe House on Gorham Place, Greenacres, sold to George T. Hastings.

lutely required to disturb, and those, fortunately a minority in number, who can see but one purpose of the use of capital, and that is exploitation to their own advantage, to the end that the highest possible rate may be obtained, no matter what suffering may be inflicted upon the debtor.

Among the first class, our experience lately required to disturb, and those, fortunately a minority in number, who can see but one purpose of the use of capital, and that is exploitation to their own advantage, to the end that the highest possible rate may be obtained, no matter what suffering may be inflicted upon the debtor.

Other institutions, some of which are charitable, have not been so kindly and have raised the rate of interest to the maximum allowed by law and have endeavored to exploit the principal of their mortgages. Then there are the individuals who care for nothing but their own interests.

Now, if these selfish acts on their part are to be pursued and the mortgage holders are to be exploited, it is necessary to continue their intentions to the bitter end, even to the collection of their mortgages through foreclosure, there must be some method of relief provided to protect these owners from the mortgage holders and to protect the mortgage holders against themselves, as the results would be social disaster.

The principal remedies are two: One would be the formation of a pool made up of lenders on bond and mortgage, who would contribute, say, \$50,000,000 to take care of the distressed mortgagees, where real necessities require payment. That pool would publicly discourage those who are calling for purposes of gain, and should work in cooperation with the Federal Reserve Bank, which, I think, would stand ready to cooperate.

The other method would be through the War Finance Corporation at Washington, to obtain an advance of a substantial amount of money which would be made to the mortgage guarantee companies, who would do it out where it was necessary in order to protect the borrowers.

There is no doubt that aid will be needed and whether it shall come by the voluntary act of the lenders cooperating or whether it will come through the aid of Government is of course open for discussion.

It is my desire to see a movement of relief started before the situation becomes critical for the loss of any one home makes at least one bad citizen.

I am quite sure that a proper committee of representative citizens who would take the position that they will not allow the small property owners of New York to be ruined without the public knowing who is doing it would be of great advantage in handling this situation before it becomes too acute. I believe that in a republic public sentiment is the greatest regulator and protection against improper action, and certainly it is not patriotic to destroy in order to get 1 per cent. more interest.

## Attractive Kew Gardens Wins Two More Residents From Other Sections



These two houses, which are on Grenfell Avenue, Kew Gardens, were purchased recently by B. T. Allen of Douglas Hills, Staten Island, and A. H. Webster of Manhattan, from the Kew Gardens Corporation. The Allen house is at the right of the picture, and the Webster house at the left.

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Hillside residence, 12 rooms, 3 baths, large grounds, garage.	2,000
Mountain side residence, 11 rooms, 4 baths, fine lawn, garden, garage.	2,400
Residence, 12 rooms, 3 baths, solarium, handsome grounds, formal garden, fine trees and shrubs, garage.	3,500
Mountain Ave. Residence, 12 rooms, 3 baths, beautifully finished interior, garage, large grounds.	4,500
Hillside residence, fully completed, 15 rooms, 5 baths, billiard room, silk and tapestry decorated.	5,000

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HANDSOME new home in one of the finest sections of the community. Contains 13 rooms, 3 baths; vapor system of heating. Finely decorated and finished. Handsome grounds with attractive lawns and gardens. \$35,000

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These houses must be seen to be appreciated. Price, \$6,500, easy terms.

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### BARGAIN—FOREST HILLS.

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### FOR SALE—FOREST HILLS.

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